

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Kara Renee Ecton
Debtor

Case No. 17-01878-HWV
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-1

User: admin
Form ID: 318

Page 1 of 2
Total Noticed: 40

Date Rcvd: Sep 05, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 07, 2017.

db +Kara Renee Ecton, 5270 RaceTrack Rd, Saint Thomas, PA 17252-9533
4917962 +AT&T Digital Life, P O Box 536216, Atlanta, GA 30353-6216
4917961 +Antietam Eye Assocs, 1051 E Main St, Unit 7, Waynesboro, PA 17268-2318
4917963 +Best Buy/CBNA, P O Box 9001007, Louisville, KY 40290-1007
4917964 +BridgeCrest, 7300 E Hampton Ave, Ste 101, Mesa, AZ 85209-3324
4917966 +Chambersburg Hospital, 760 E Washington St, Chambersburg, PA 17201-2751
4917970 +Diagnostic Imag Serv LLC, 322 E Antietam St, Ste 106, Hagerstown, MD 21740-5736
4917971 +Dick Stein & Schemel, 119 E Baltimore St, Greencastle, PA 17225-1215
4917972 +Dr. John Newby, P O Box 43130, Nottingham, MD 21236-0130
4917973 +Exxonmobil/Citibank CBNA, P O Box 6497, Sioux Falls, SD 57117-6497
4917974 +Franklin County Real Estate, Tammy Springer - Collector, 7351 Royer Rd, Mercersburg, PA 17236-8522
4917976 +Hershey Medical Center, P OBox 854, MC A410, Hershey, PA 17033-0854
4917977 +Holy Spirit Ambulance, P O Box 983029, Boston, MA 02298-3029
4917978 +KML Law Group PC, 701 Market St, Ste 5000, Philadelphia, PA 19106-1541
4917980 +Meritus Medical Lab, P O Box 824641, Philadelphia, PA 19182-4641
4917981 +Monocacy Health Partners, P O Box 37040, Baltimore, MD 21297-3040
4917982 +Nationwide Credit Corp, 5503 Cherokee Ave, Alexandria, VA 22312-2307
4917983 +Ocwen Loan Svc (Veripro Solutions), 12650 Ingenuity Dr, Orlando, FL 32826-2703
4917984 +Planet Fitness, 1695 LWE, Chambersburg, PA 17202-3078
4917985 +Professional Acct Mgmt LLC, P O Box 37038, Washington, DC 20013-7038
4917987 +Robinwood Diagnostic Imaging, C/O VCS, Inc, P O Box 7090, Charlottesville, VA 22906-7090
4917990 +SECU Collections, P O Box 2083, Glen Burnie, MD 21060-2083
4917994 +US Bank Natl Assoc as Trustee for, Lehman XS Trust, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620
4917992 +United Collection Bureau Inc, 5620 Southwyck Blvd, Ste 206, Toledo, OH 43614-1501
4917993 +University of MD Medical System, P O Box 549, Lutherville Timonium, MD 21094-0549
4917997 +William Atlee Ecton, Jr., 11706 Mercersburg Rd, Mercersburg, PA 17236-9525

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +EDI: GMACFS.COM Sep 05 2017 18:48:00 Ally Financial, P.O. Box 130424, Roseville, MN 55113-0004
4917960 +EDI: GMACFS.COM Sep 05 2017 18:48:00 Ally Financial, PO Box 380901, Minneapolis, MN 55438-0901
4917965 +E-mail/Text: bklaw2@centurylink.com Sep 05 2017 18:45:56 CenturyLink Bankruptcy, 359 Bert Kouns, Shreveport, LA 71106-8124
4917967 +EDI: CHASE.COM Sep 05 2017 18:48:00 Chase Cardmember Svcs, P O Box 15548, Wilmington, DE 19886-5548
4917968 +EDI: WFNNB.COM Sep 05 2017 18:48:00 Comenity Bank/Lane Bryant, P O Box 182789, Columbus, OH 43218-2789
4917969 +E-mail/Text: kcarter@creditmanagementcompany.com Sep 05 2017 18:45:59 Credit Mgmt Co, 2121 Noblestown Rd, Pittsburgh, PA 15205-3956
4917975 +EDI: CITICORP.COM Sep 05 2017 18:48:00 Goodyear/CBNA, P O Box 6497, Sioux Falls, SD 57117-6497
4917979 +E-mail/Text: LTDBankruptcy@ltdcommodities.com Sep 05 2017 18:46:02 LTD Commodities LLC, P O Box 296, Northbrook, IL 60065-0296
4917986 +E-mail/Text: bankruptcynotices@psecu.com Sep 05 2017 18:46:00 PSECU, P O Box 67013, Harrisburg, PA 17106-7013
4917989 +E-mail/Text: bankruptcynotices@secumd.com Sep 05 2017 18:45:59 SECU, 971 Corporate Blvd, Linthicum, MD 21090-2342
4917988 +EDI: SEARS.COM Sep 05 2017 18:48:00 Sears, P O Box 6282, Sioux Falls, SD 57117-6282
4917991 +EDI: SWCR.COM Sep 05 2017 18:48:00 Southwest Credit Systems (Comcast), 4120 International Pkwy, Ste 1100, Carrollton, TX 75007-1958
4917995 +E-mail/Text: bankruptcyp@firstenergycorp.com Sep 05 2017 18:45:56 West Penn Power, P O Box 3687, Akron, OH 44309-3687
4917996 +E-mail/Text: bonnie@ljross.com Sep 05 2017 18:45:52 West Penn Power Co, C/O LJ Ross Assocs Inc, P O Box 6099, Jackson, MI 49204-6099

TOTAL: 14

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0314-1

User: admin
Form ID: 318

Page 2 of 2
Total Noticed: 40

Date Rcvd: Sep 05, 2017

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 07, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 5, 2017 at the address(es) listed below:

James Warmbrodt on behalf of Creditor NATIONSTAR MORTGAGE LLC bkgroup@kmllawgroup.com
John P Neblett (Trustee) jpn@neblettlaw.com, pa06@ecfcbis.com
Michael John Csonka on behalf of Debtor Kara Renee Ecton office@csonkalaw.com,
kwhitsel@csonkalaw.com;r48114@notify.bestcase.com
United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 4

Information to identify the case:

Debtor 1 **Kara Renee Ecton**
First Name Middle Name Last Name
Debtor 2
(Spouse, if filing)
First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-8940**
EIN **-----**
Social Security number or ITIN **-----**
EIN **-----**

United States Bankruptcy Court **Middle District of Pennsylvania**

Case number: **1:17-bk-01878-HWV**

Order of Discharge

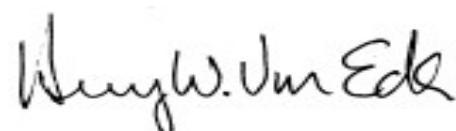
12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Kara Renee Ecton
fka Kara R Remsburg

By the court:

September 5, 2017



Honorable Henry W. Van Eck
United States Bankruptcy Judge

By: AutoDocketer, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.